

**PROPERTY INFORMATION PACKAGE**

**FOR**

**ASSET #10434002339**

**FDIC AS RECEIVER FOR BANK OF THE**

**EASTERN SHORE**

**639 ROBBINS STREET**

**CAMBRIDGE, MARYLAND 21613**

---



# DISCLAIMER

---

## DISCLAIMER

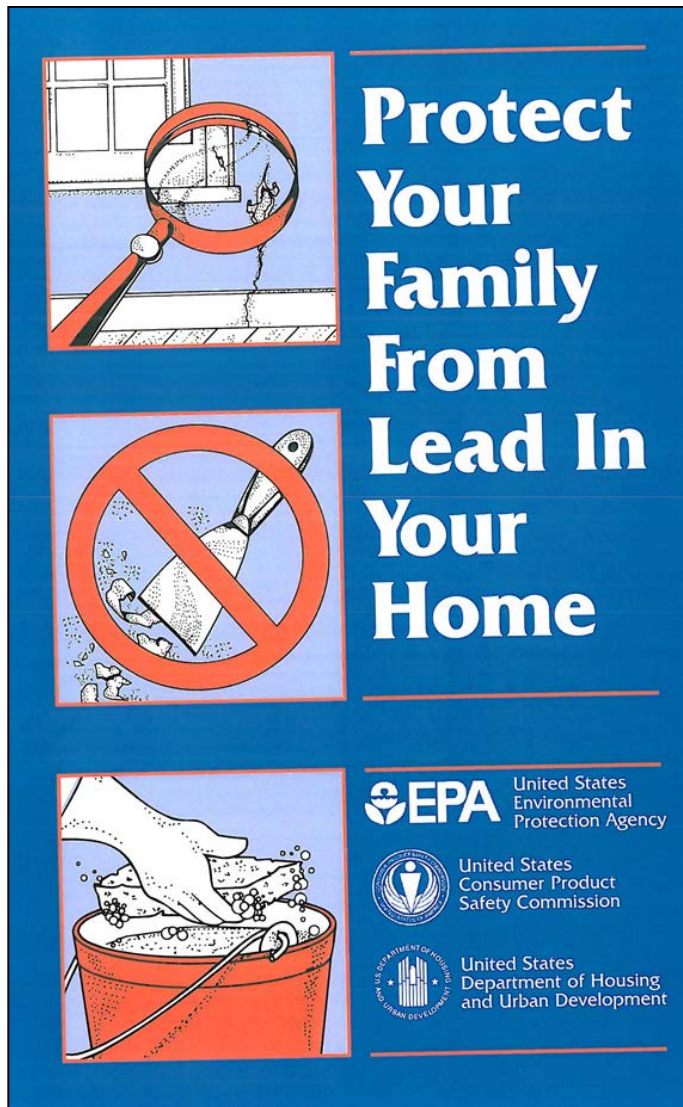
This package is merely a bulletin and is solely intended to provide interested parties with preliminary information only. The delivery of this bulletin to any person shall not create any agency relationship between such person and the Federal Deposit Insurance Corporation (FDIC), in its various capacities, or subsidiaries (Seller). The information included in this package is believed to be correct, but it is not guaranteed and is not necessarily correct. Some of the information furnished is from outside sources deemed to be reliable, but is not certified as accurate by the FDIC. All of the information contained herein is subject to corrections, errors and omissions, and changes in price prior to the sale of the real estate, etc. All purchase offers must be based on purchaser's own investigation of any property made available for purchase and not on any representations made by any party. Any purchase offer (Bid) is subject to approval by the appropriate FDIC authority. Seller makes no representation nor warranty, express or implied, with respect to the property made available for purchase; the property is being sold AS-IS, WHERE-IS, WITH ALL FAULTS, if any.

This Statement shall not constitute an offer to sell or a solicitation of an offer to buy the property referenced herein. In addition and without limitation of the foregoing, there shall not be any sale of the property in any state in which such offer, solicitation, or sale would be unlawful prior to registration or qualification under the applicable security laws of that state.

SELLER RESERVES THE RIGHT TO EITHER ACCEPT OR REJECT ANY AND ALL OFFERS.


# LEAD BASED PAINT DISCLOSURE


**Double Click on Icon Below**




The poster is a blue rectangular graphic with three rows of illustrations and text. The top row shows a magnifying glass over a cracked wall. The middle row shows a red prohibition sign over a paint can. The bottom row shows a hand dipping a brush into a bucket of paint. To the right of these illustrations is the text 'Protect Your Family From Lead In Your Home'. Below the illustrations are the logos and names of the EPA, CPSC, and HUD.

**Protect Your Family From Lead In Your Home**

 **EPA** United States Environmental Protection Agency

 United States Consumer Product Safety Commission

 United States Department of Housing and Urban Development



Adobe Acrobat  
Document



# **TABLE OF CONTENTS**

---

**Section 1 – Executive Summary**

**Section 2 – Property Location, Maps, Plats, Surveys**

**Section 3 – Property Photos**

**Section 4 – Environmental Report**

**Section 5 – Inspection Report**

**Section 6 – Title Commitment/Policy**

**Section 7 – Taxes**

**Section 8 – Rent Roll**

**Section 9 – Lease**

**Section 10 – Purchase Contract with Exhibits**



# **SECTION 1**

---

## **EXECUTIVE SUMMARY**

# EXECUTIVE SUMMARY

**639 Robbins Street  
Cambridge, Dorchester County, Maryland 21613**

---

## **PROPERTY**

The subject property is a 1,022 square foot, one-story, Cape Cod style residence containing 2 bedrooms/1 bathroom. The home was constructed in 1930 and is situated on a 0.11 acre lot. The property features a front plywood porch and a one car driveway.

## **ZONING**

The subject is zoned R-3, City High Density/ Multi-Family

## **UTILITIES**

Electric, water and sewer are available.

## **FLOOD PLAIN**

No, FEMA Flood Zone X.

## **TAX INFO**

Dorchester County  
Parcel ID #07-149352  
2011 Taxes – \$882.38

## **OTHER**

There is currently a tenant in the property with a month-to-month lease. Sewage blockage has been observed on the property.

# **SECTION 2**

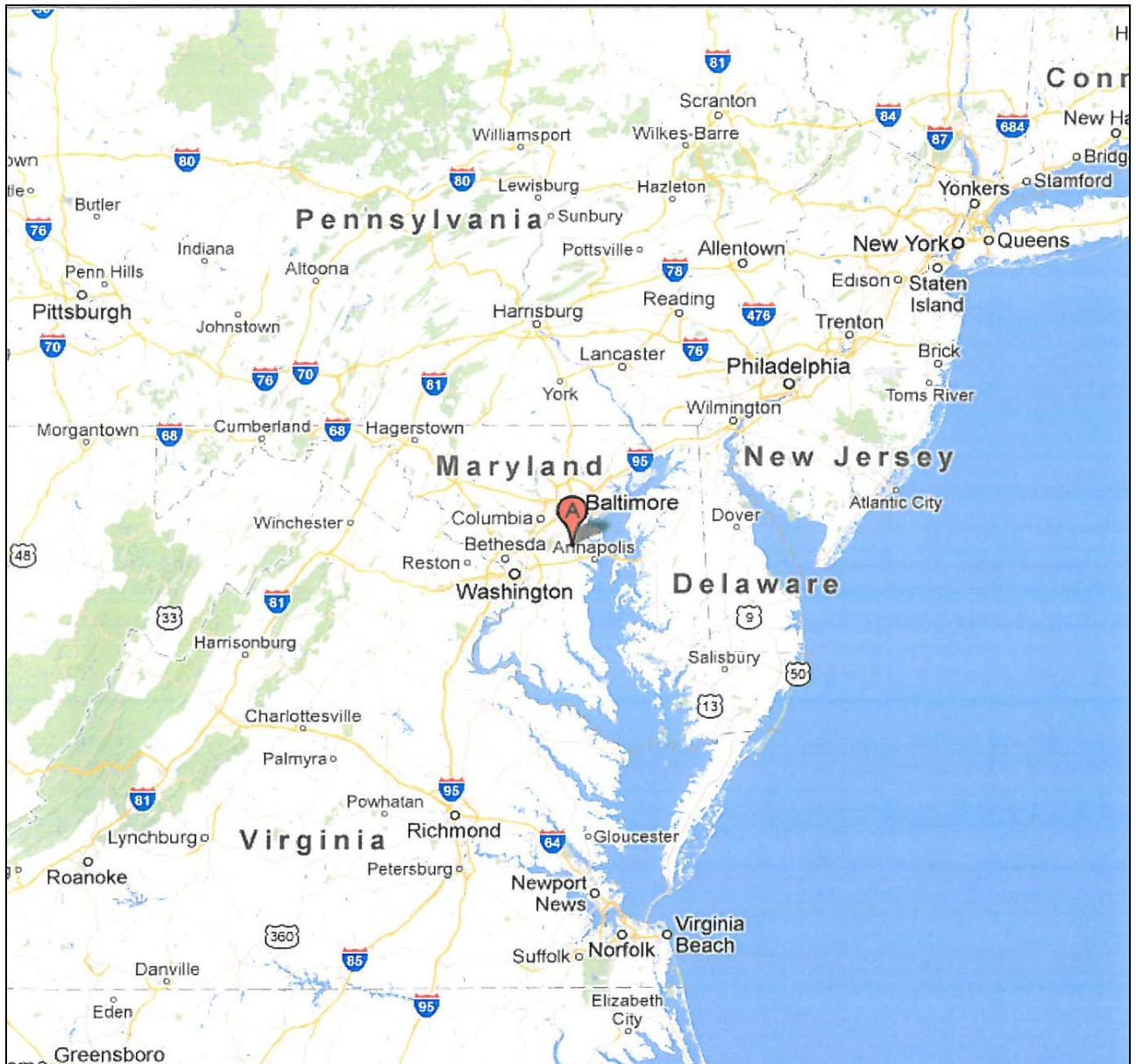
---

**PROPERTY LOCATION,  
MAPS, PLATS, SURVEYS**



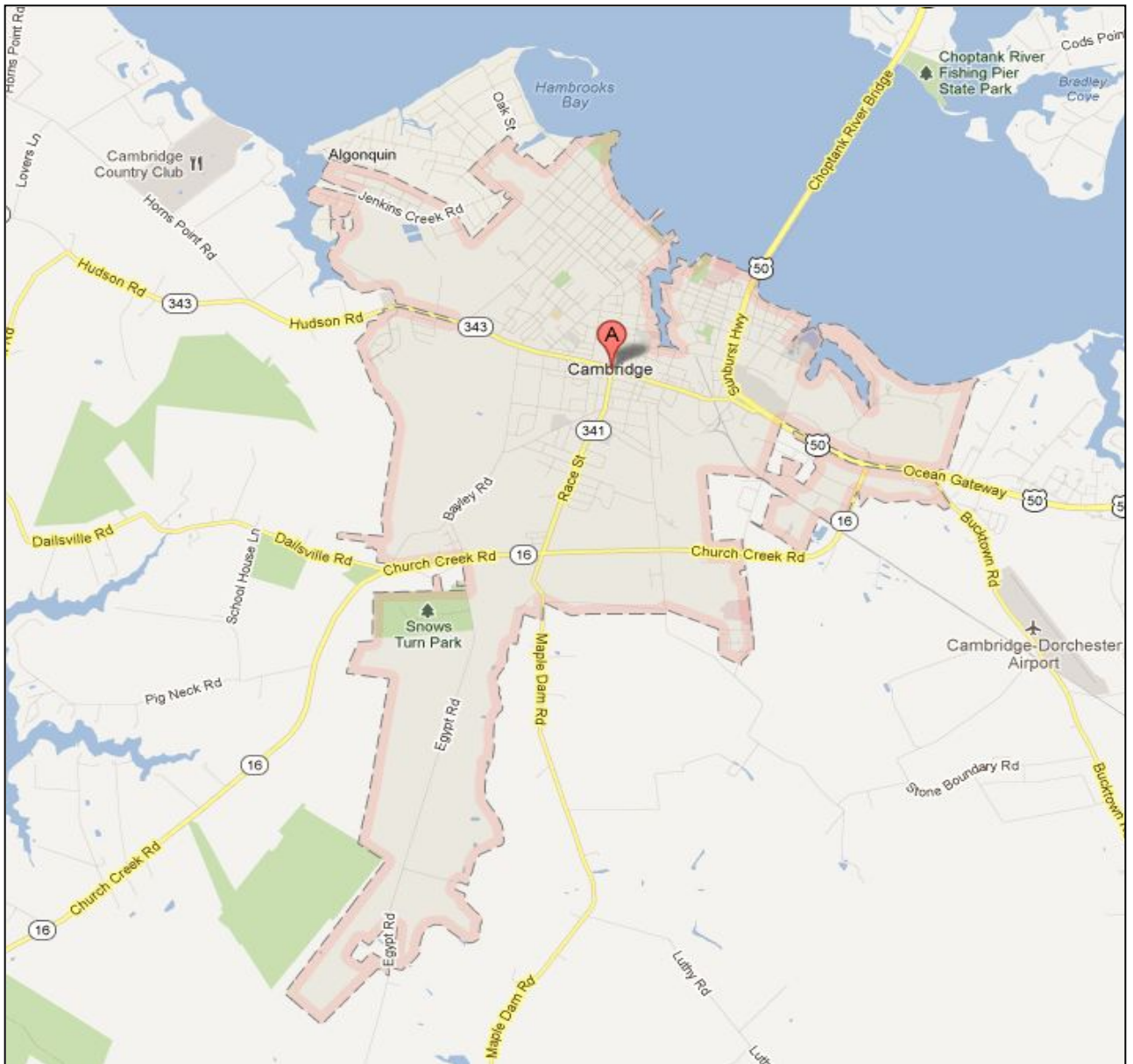
# STATE OF MARYLAND MAP

---

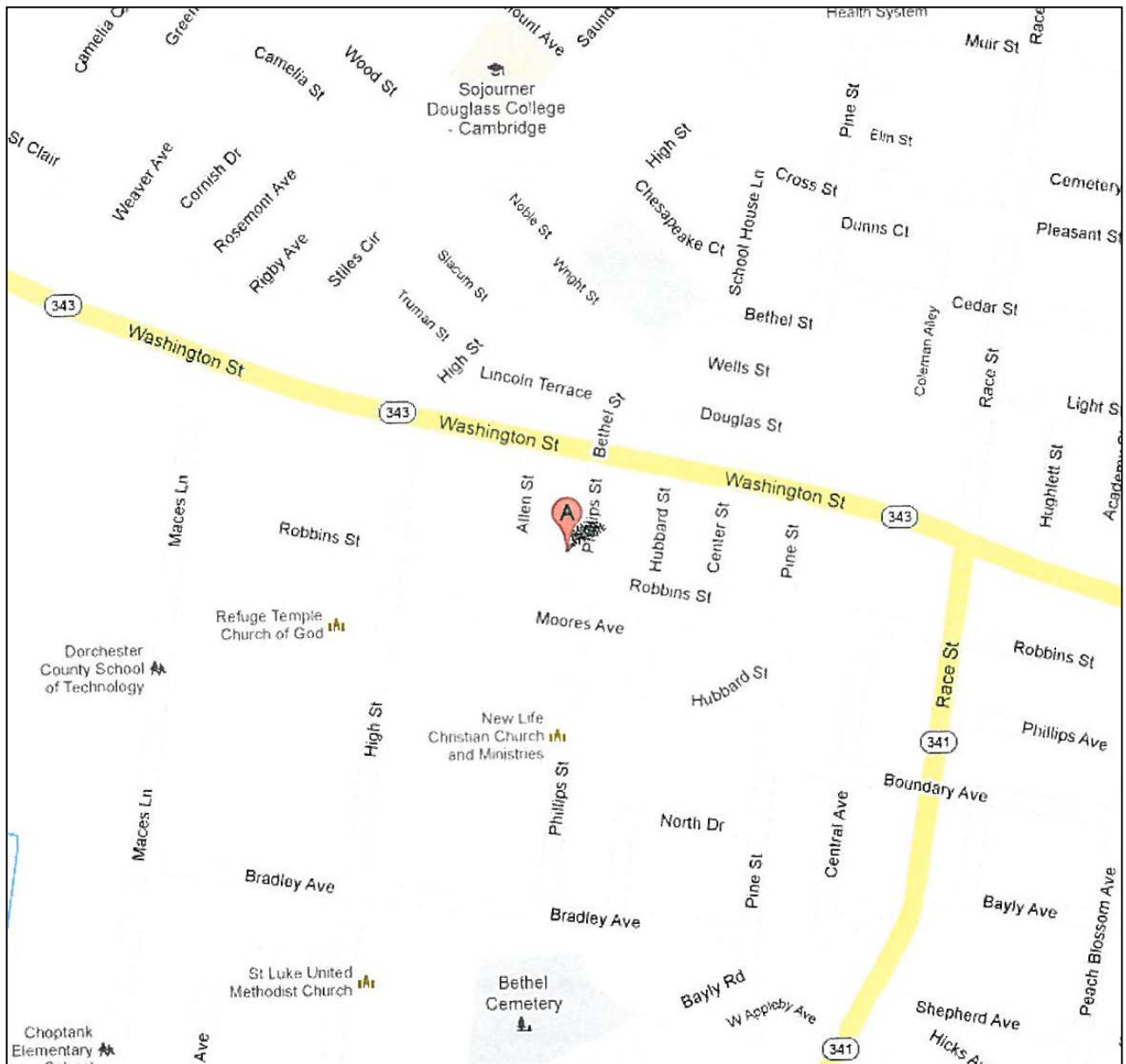




# CAMBRIDGE MAP



# SUBJECT PROPERTY MAP







# **SECTION 3**

---

## **PROPERTY PHOTOS**



# EXTERIOR PHOTOS OF SUBJECT PROPERTY

---



**Front View**



**Rear View**



**Side View**



**Backyard**

# INTERIOR PHOTOS OF SUBJECT PROPERTY

---



Living Room



Kitchen



Bedroom



Bathroom





# **SECTION 4**

---

## **ENVIRONMENTAL REPORT**



# **ENVIRONMENTAL REPORT**

---

Before viewing the Environmental Report, the FDIC must receive a completely executed and signed copy of the Confidentiality Agreement. The Confidentiality Agreement is found in Section 10 of this Packet.

Please email or mail the completed Confidentiality Agreement to:

Federal Deposit Insurance Corporation  
Attn: Sarah Saxby  
1601 Bryan St  
ENG-19-121  
Dallas, TX 75201

[SSaxby@FDIC.gov](mailto:SSaxby@FDIC.gov)



# **SECTION 5**

---

## **INSPECTION REPORT**

# INSPECTION REPORT

Double Click on Icon Below

10/18/2013 10:09:29 AM			
Loan No	104340020	Property Address	639 Robbins Street Cambridge, MD 21613
Job No	R253639IF	Property Type	SFR
<b>RESIDENTIAL PROPERTY INSPECTION REPORT</b>			
Inspection Co.:	REO Allegiance	Management Co.:	
Address:	473 Broadway, Fifth Floor	Address:	
City/State/Zip:	Bayonne, NJ 07002	City/State/Zip:	
Telephone #:	888-727-6303	Telephone #:	
Inspector (Print):	David	Contact Name:	
Asset Number:	104340020	Property Name:	
Inspection Date:	10/16/2013 (mm/dd/yyyy)	Address:	639 Robbins Street Cambridge, MD 21613
FDIC Contact:	Scott Young	City/State/Zip:	Cambridge, Maryland, 21613
<b>General Information</b>			
Property Type	RESIDENTIAL (SFR, CONDO, 1-4)		
Land Area:	5,009 sqft		
Structural Improvements:	none		
Building Area:	820 sq ft		
Number of Units:	none		
Known or Observed Code Violations:	none		
Known or Observed Environmental Conditions:	none		
	(Check for Asbestos, Tile or Insulation, Lead Paint) none		
Name of Condo/Homeowners Assoc:	n/a		
Photos Taken and Submitted?	y (Y/N)		
Name of on-site Property Manager: (Name, Address, Phone):	n/a		
<b>Comments:</b>			
Tenant never contacted back for interior access after several attempts were made. No interior access on this visit			
<b>List all parties with access to or possession of keys or lockbox combinations:</b>			
N/a			
Are all structures secured?	y (Y/N)		
Is Property Winterized?	n (Y/N)		
<b>If not secured or winterized, list all security issues that need corrective action:</b>			
Inspected By:	David Carozza		
Inspection Date:	10/16/2013		
<b>Occupancy</b>			
Is the Property occupied, vacant/open, vacant/locked, boarded?	Occupied/locked		
What is the properties condition? (Good, Fair, Poor):	Fair		
Occupant(s) - List Tenants or other occupants by unit number (List all units and indicate if vacant):			
<b>Name</b>	<b>Unit Number</b>	<b>Phone Number</b>	<b>Tenant/Previous Debtor</b>
Tamara	1	443-239-3655	Tamara
<b>(If more occupants are present, attach additional Pages)</b>			
<b>Comments:</b>			
Tenant never contacted back for interior access after several attempts were made. No interior access on this visit			



Adobe Acrobat  
Document



# **SECTION 6**

---

**TITLE**  
**COMMITMENT/POLICY**

# TITLE COMMITMENT

Double Click on Icon Below

## FIRST AMERICAN TITLE INSURANCE COMPANY COMMITMENT SCHEDULE A

Commitment No.: **4012-02226**  
Address: **639 Robbins Street, Cambridge, MD 21613**  
Loan No.:

1. Effective Date: **June 18, 2012**

2. Policies or Policies to be Issued:

(a) **ALTA Owner's Policy** Amount of Insurance: TBD  
☐ ALTA 2006 Policy (Form 1402.06, 6/17/08)  
☐ EAGLE Protection Owner's Policy (Form 1490, 6/98)  
(The Company's maximum dollar of liability for those covered risks in Paragraphs 14, 15, 16, and 19 of the EAGLE Protection Owner's Policy to be issued herein are attached hereto as an Exhibit.)

Proposed Insured: **TO BE DETERMINED**

(a) **ALTA Loan Policy** Amount of Insurance: TBD  
☒ ALTA 2006 Policy (Form 1056.06, 6/17/06)  
☐ EAGLE Protection Loan Policy (Form 1056.EAGLE-M)

Proposed Insured: **TO BE DETERMINED**

3. The estate or interest in the land described or referred to in this Commitment and covered herein is **fee simple** and title hereto is at the effective date hereof vested in:

(1) **Bank of the Eastern Shore**, by Deed from **Daniel J. Swafford, Sr.** and **Constance A. Swafford** dated **October 20, 2010** and recorded among the Land Records of Dorchester County in Liber No. **1002**, folio **453** for a consideration of **\$805,180.33**.

4. The land referred to in this Commitment is as described on the attached legal description:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

Countersigned:

**Mid-Atlantic Settlement Services LLC**

By: *Eisa D. Kerr*  
Eisa D. Kerr, Authorized Signatory

Settlement to be conducted by:

**Mid-Atlantic Settlement Services LLC**  
10 North Park Drive, Suite 100  
Hunt Valley, MD 21030  
410-252-1266

Issued through the office of:  
First American Title Insurance Company  
1350 McCormick Rd., 8<sup>th</sup> Floor  
Hunt Valley, MD 21031



Adobe Acrobat  
Document



# **SECTION 7**

---

## **TAXES**





# **SECTION 8**

---

## **RENT ROLL**

# RENT ROLL

## RENT ROLL September 2013

FIN: 10434 - Bank of the Eastern Shore

Asset #: 10434002339

Address: 639 Robbins St  
Cambridge, MD 21613

Suite	Tenant Name	Square Feet	Lease Term		Security Deposit		Balance Forward (2)	Scheduled Rent (3)	Total Due (4)	Amount Collected (5)	Credit / Adjustment (6)	Ending Balance (7)	Notes
			Begin	End	Per Lease	Receiver (1)							
	Tamra Gellert & Antoine Johnson		04/01/12	03/31/13	\$0.00	\$0.00	\$600.00	\$300.00	\$900.00	\$300.00	\$0.00	\$600.00	
	Total				\$0.00	\$0.00	\$600.00	\$300.00	\$900.00	\$300.00	\$0.00	\$600.00	

### Footnotes:

- (1) Amount collected during the receivership period.
- (2) Account balance as of the last day of the prior month.
- (3) Amount due under the lease for the current month, only.
- (4) Account balance as of the first day of the current month.
- (5) Includes deposits made during the current month, only.
- (6) Refer to lease specific footnotes for details, if applicable.
- (7) Account balance as of the last day of the current month.



# **SECTION 9**

---

**LEASE**

# RESIDENTIAL LEASE\*

Double Click on Icon Below

## RESIDENTIAL LEASE

THIS LEASE is made this 1st day of March, 2012 for property known as

639 Robbins street, Maryland (the "Premises") by and between

Bank of the Eastern Shore ("Owner") and Tamra Gellert and Antoine Johnson ("Tenant").

WITNESSETH, that Owner hereby leases to Tenant and Tenant hereby leases from Owner the Premises beginning on March 1, 2012 and ending on March 1, 2013

(the "Term"), at a rental payable in equal monthly installments of Six hundred Dollars (\$ 600.00) each in advance on the first day of each month. The "Term" of this Lease shall be defined as March 1, 2012 ("Commencement Date") through March 1, 2013 unless terminated sooner by Landlord or Tenant in accordance with the provisions hereof.

1. **Payment of Rent.** Tenant agrees to pay promptly the sum of Six Hundred Dollars (\$ 600.00) on or before the 1<sup>st</sup> day of each month during the Term without any deduction or offset whatsoever and to pay the rent and any additional rent when due. Payment shall be mailed or delivered in person to Owner at 301 Crusader Road, Cambridge, Maryland 21613. Rent shall be prorated for any partial month. If a monthly installment of rent is not paid within five (5) calendar days after the date when due, Tenant will pay, as additional rent, a sum equal to five percent (5%) of the amount of delinquent rent due. If a check is accepted by Owner from Tenant for rent, it is purely as an accommodation to Tenant. If the check is bad or dishonored, Tenant agrees to pay a Thirty-Five Dollar (\$35.00) charge to Owner as additional rent, to offset administrative costs incurred by Owner plus a late charge of Five Percent (5%) of the amount due.

2. **Utilities.** Tenant agrees to pay when due any and all charges and fees for gas, electricity, water, sewer, telephone, satellite TV, cable and all other utilities and services furnished to the Premises during the term of this Lease. Except for the water and sewer service, Tenant agrees to have the utility services, for the Premises transferred to Tenant's name upon occupying the Premises and pay such charges directly to the supplier thereof. Tenant shall indemnify Owner against any liability or damages for such accounts. The water and sewer service, if any, shall remain in the name of the Owner; however, Tenant agrees to pay for all charges and fees associated with the costs for the water and sewer service. Owner shall deliver to Tenant a copy of each water and sewer service bill, which Owner shall pay on Tenant's behalf. Tenant shall then reimburse Owner for such amount at the same time Tenant's next monthly payment of rent is due. If any other utility charges are invoiced to Owner by the pertinent provider, Tenant shall reimburse Owner, promptly upon demand, for such charges. If Tenant fails to pay for all charges for the aforementioned services when due, then such failure shall constitute a default under this Lease and, in addition, Owner may, in Owner's discretion, pay such bill and the amount thereof shall be added to and deemed part of the rent due, shall be payable by Tenant to Owner on demand, and Owner shall have the same remedies for the collection of such charges as Owner has for the non-payment of rent.

3. **Use of the Premises.** Tenant will use the Premises in a careful manner and agrees not to use or permit the use of any portion of the Premises for any purpose other than as a private residence, and will keep the Premises in a clean and sanitary condition. Tenant will comply with all laws, codes, ordinances, rules and regulations, including all health and housing codes and criminal laws applicable to the Premises or Tenant's use of the Premises. Tenant shall indemnify and save Owner harmless from any and all liability, loss, cost, damage or expense arising out of any violation by Tenant of such laws, codes,

\*Lease is now month-to-month







# **SECTION 10**

---

## **PURCHASE CONTRACT WITH EXHIBITS**

# PURCHASE CONTRACT

Double Click on Icon Below

---

## USING THIS FORM

IT IS STRONGLY SUGGESTED THAT YOU PRINT THIS PAGE  
FOR REFERENCE WHILE FILLING OUT THIS FORM.

**BEFORE YOU BEGIN FILLING THIS FORM OUT, SAVE  
AND RENAME IT TO A UNIQUE FILE NAME; SO THAT  
YOU DO NOT SAVE DATA TO YOUR TEMPLATE FILE**

This electronic form has been designed to guide you through filling out the various fields when writing an offer.

The form is locked so that you cannot change the form itself; however, there are fillable fields throughout. The fillable fields:

- Appear light blue on your screen
- Scroll your mouse cursor over the fields to see specific instructions on content for each field
- Left click on the fields in order to insert text
- You may use your tab key to move from field to field and through the document
- Some fields wrap the text automatically to the next line, although some manual adjustments are needed to avoid truncated words
- There are red question marks in various locations with further instructions for the field and/or section of the contract
- Neither the blue background of the fields nor the red question marks will print



Adobe Acrobat  
Document

# QUITCLAIM DEED

Double Click on Icon Below

Recording requested by  
and when recorded return to:

Asset No. 10434002339

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ space above this line for Recorder's use only

## QUITCLAIM DEED (Without Covenant, Representation, or Warranty)

STATE OF Maryland §

COUNTY OF Dorchester §

§

### RECITALS

WHEREAS, Bank of the Eastern Shore, Dallas, TX (the "Institution"), acquired the Property by that certain Deed in Lieu of Foreclosure dated October 20, 2010, and recorded in Liber 1002, Folio 453 of the records of Dorchester County, Maryland, on October 22, 2010; and

WHEREAS, the Institution was closed by Maryland Commissioner of Financial Regulation on April 27, 2012, and the Federal Deposit Insurance Corporation (the "FDIC") was appointed as receiver for the Institution (the "Receiver"); and

WHEREAS, as a matter of federal law, 12 U.S.C. § 1821(d)(2)(A)(i), the Receiver succeeded to all of the right, title, and interest of the Institution in and to, among other things, the Property.

NOW, THEREFORE, the Receiver (hereinafter, "Grantor"), whose address is 1601 Bryan Street, Dallas, Texas 75201, for and in consideration of Fourteen Thousand, Five Hundred AND NO/100 DOLLARS (\$ ~~5,500.00~~) the receipt and sufficiency of which are hereby acknowledged, hereby RELEASES, CONVEYS and QUITCLAIMS to \_\_\_\_\_ ("Grantee"), whose address is \_\_\_\_\_, WITHOUT COVENANT, REPRESENTATION, OR WARRANTY OF ANY KIND OR NATURE, EXPRESS OR IMPLIED, AND ANY AND ALL WARRANTIES THAT MIGHT ARISE BY COMMON LAW AND ANY WARRANTIES CREATED BY STATUTE, AS THE SAME MAY BE HEREAFTER AMENDED OR SUPERSEDED, ARE EXCLUDED, all of Grantor's right, title and interest, if any, in and to that certain real property situated in Dorchester County, Maryland, as described on Exhibit "A" attached hereto and made a part hereof for all purposes, together with any and all improvements thereto and all and singular the rights and appurtenances pertaining thereto, including, but not limited to, any right, title and interest of Grantor in and to adjacent streets, alleys

Quitclaim Deed (Cash) - Page 1  
For use with "fdicauctionabsolutecontract042611\_recorp\_final.doc"  
26APR11MJH  
044docsfdicauctionabsolute042611\_qcd\_recorp.doc



Adobe Acrobat  
Document

# CONFIDENTIALITY AGREEMENT

Double Click on Icon Below

## ATTACHMENT "C"

### CONFIDENTIALITY AGREEMENT (PROPERTY SALES)

This CONFIDENTIALITY AGREEMENT ("Agreement") is made as of this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between the Federal Deposit Insurance Corporation, in the capacity set forth on the signature page hereof ("FDIC"), and

(1) \_\_\_\_\_ (an individual) or

(2) \_\_\_\_\_ a \_\_\_\_\_ organized  
under the laws of the State of \_\_\_\_\_ ("Purchaser").

WHEREAS, FDIC has offered for sale certain real property together with any improvements thereon ("Property") more particularly described in Exhibit A, attached hereto and incorporated herein;

WHEREAS, Purchaser has expressed an interest in purchasing the Property;

WHEREAS, in consideration of FDIC, its agents and representatives furnishing Purchaser with information regarding the Property, which information is contained in the documents identified in Exhibit B attached hereto and incorporated herein, and which information is non-public, confidential, or proprietary in nature, Purchaser agrees to make certain agreements regarding such information, as well as all notes, analyses, compilations, studies, or other documents, whether prepared by Purchaser or others, which contain or otherwise reflect such information (such information, and such documents, are collectively herein referred to as the "Evaluation Material").

NOW, THEREFORE, in consideration of the promises and mutual covenants set forth below, and for other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, FDIC and Purchaser enter into this Agreement:

**Section 1. Term.** This Agreement shall become effective as of the date first written above and shall terminate only upon consummation of a purchase and sale transaction relating to the Property between FDIC and Purchaser, resulting in FDIC no longer being the recorded title holder of the Property.

**Section 2. Limitation on Use.** Purchaser shall use the Evaluation Material solely for the purpose of evaluating the suitability of the Property for purchase and the preparation of a bid for such purchase, and for no other purpose.

**Section 3. Limited Access.** Without the prior, written consent of FDIC, to be granted or withheld in FDIC's sole discretion, Purchaser shall not disseminate or divulge the



# PURCHASER ELIGIBILITY CERTIFICATION

Double Click on Icon Below

OMB Number: 3064-0135  
Expiration Date: 05/31/2012

Appendix 2

## PURCHASER ELIGIBILITY CERTIFICATION

The purpose of the Purchaser Eligibility Certification is to identify Prospective Purchasers who are not eligible to purchase assets of failed financial institutions from the Federal Deposit Insurance Corporation under the laws, regulations and policies governing such sales. Completion of the Purchaser Eligibility Certification, **without modification**, is a prerequisite to any such purchase.

### DEFINITIONS

**Affiliated Business Entity.** An Affiliated Business Entity of a Prospective Purchaser means its spouse, dependent child or any member of its household; or any entity that directly or indirectly is under the control of the Prospective Purchaser, controls the Prospective Purchaser or is under common control with the Prospective Purchaser.

**Associated Person.** An Associated Person of a Prospective Purchaser who is an individual is (1) the Prospective Purchaser's spouse or dependent child or any member of the household, (2) a partnership in which the Prospective Purchaser is or was a general or limited partner, or (3) a corporation of which the Prospective Purchaser is or was an officer or director. An Associated Person of a Prospective Purchaser that is an entity is (1) any individual or entity that, acting individually or in concert with one or more individuals or entities, owns or controls 25 percent or more of the Prospective Purchaser; or (2) a managing or general partner of the Prospective Purchaser.

**Contractor.** A Contractor is any individual or entity that has submitted an offer to the FDIC to perform services or has a contractual arrangement with the FDIC to perform services.

**Delinquent Obligation.** A Delinquent Obligation is any debt or duty to pay money to the FDIC in excess of \$50,000 (in the aggregate for all such debts or duties) that is more than 60 days delinquent, or any other failure to comply with the terms and conditions of a written agreement with the FDIC that continues for more than sixty (60) days following notice. A Delinquent Obligation does not include any debt that has been settled, nor any debt that has been sold or transferred by the FDIC, nor any debt for which the FDIC has reported forgiveness of debt through the issuance of an IRS form 1099, nor any debt discharged in bankruptcy.

**Failed Institution.** A Failed Institution is any bank or savings association that has been under the conservatorship or receivership of the FDIC or of the Resolution Trust Corporation. It includes any entity owned and controlled by such a bank or savings association.

**FDIC.** FDIC means the Federal Deposit Insurance Corporation, whether acting in its corporate capacity or as conservator or receiver of a Failed Institution.

**Prospective Purchaser.** A Prospective Purchaser is any individual or entity that has made or intends to make an offer to purchase assets of a Failed Institution from the FDIC. For all



# ASSET PURCHASER DISCLOSURE SURVEY

Double Click on Icon Below



**Federal Deposit Insurance Corporation**  
1776 F. Street NW, Washington, D.C. 20429-9990

Division of Resolutions and Receiverships

## Asset Purchaser Disclosure Survey

FDIC welcomes and strongly encourages participation of all asset purchasers within FDIC asset sales opportunities. In addition, FDIC is interested in the participation of Minority and Women Owned (MWO) asset purchasers. You have the opportunity to disclose such information so that FDIC may examine the full level asset purchaser interest in its asset sales opportunities, including MWO participation, and identify additional asset purchaser outreach activities to support further diversity of participation. Therefore, FDIC would appreciate your assistance in providing the information below. Please understand that the disclosure of this information is completely voluntary and for FDIC informational purposes only.

### To Be Completed by FDIC Contractor:

Date of Asset Sale: \_\_\_\_\_ FDIC Contractor: \_\_\_\_\_  
Asset Type Sold: \_\_\_\_\_ Location of Asset Sold: \_\_\_\_\_  
Asset Number: \_\_\_\_\_ (City/State)

### To Be Completed by Prospective Asset Purchaser (voluntary):

Asset Purchaser Disclosure	
Are you a minority, or is your entity, minority-owned?*	Yes _____ <input type="checkbox"/> No _____ <input type="checkbox"/>
If yes, please select the appropriate minority group(s).	
Race/ Ethnicity	American Indian or Alaska Native _____ <input type="checkbox"/>
	Asian _____ <input type="checkbox"/>
	Black or African American _____ <input type="checkbox"/>
	Native Hawaiian or Other Pacific Islander _____ <input type="checkbox"/>
	Hispanic or Latino _____ <input type="checkbox"/>
Are you a woman, or is your entity, women-owned?*	Yes _____ <input type="checkbox"/> No _____ <input type="checkbox"/>
<small>* If the Asset Purchaser is a business entity (i.e., not an individual), to be considered "minority and/or women owned" the entity would be more than 50% owned and controlled, through day-to-day management by persons of one or more of the following groups: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, Hispanic or Latino, and/or Women.</small>	



Adobe Acrobat  
Document